

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
STANCATO, PAUL R § Case No. 08-20583  
§  
Debtor(s) §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 03/09/2012 in Courtroom 201,

United States Courthouse  
Will County Court Annex Building  
57 N. Ottawa Street, Suite 201, Joliet, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/26/2012 \_\_\_\_\_ By: /s/ Michael G. Berland \_\_\_\_\_  
\_\_\_\_\_  
Trustee

*MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
STANCATO, PAUL R § Case No. 08-20583  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	35,218.35
and approved disbursements of	\$	6,702.99
leaving a balance on hand of <sup>1</sup>	\$	28,515.36

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
8	United Leasing Assoc of America	\$ 2,566.86	\$ 0.00	\$ 0.00	\$ 0.00
Total to be paid to secured creditors					\$ 0.00
Remaining Balance					\$ 28,515.36

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: MICHAEL G. BERLAND	\$ 4,043.23	\$ 0.00	\$ 4,043.23
Trustee Expenses: MICHAEL G. BERLAND	\$ 52.38	\$ 0.00	\$ 52.38
Accountant for Trustee Fees: Gloria Longest	\$ 200.00	\$ 0.00	\$ 200.00
Total to be paid for chapter 7 administrative expenses			\$ 4,295.61
Remaining Balance			\$ 24,219.75

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 106,557.53 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
4P	Department of the Treasury, Internal Revenue	\$ 88,611.06	\$ 0.00	\$ 12,081.54
10P	Illinois Department of Revenue Bankruptcy Section	\$ 0.00	\$ 0.00	\$ 0.00
10P-2	Illinois Department of Revenue Bankruptcy Section	\$ 2,197.20	\$ 0.00	\$ 299.57
11P	Illinois Department of Revenue Bankruptcy Section	\$ 4,528.00	\$ 0.00	\$ 617.37
13	Gary Cservenyak	\$ 4,860.19	\$ 0.00	\$ 4,860.19
14	Gale C Harmon	\$ 3,441.00	\$ 0.00	\$ 3,441.00
15	Mike Harmon	\$ 2,920.08	\$ 0.00	\$ 2,920.08
Total to be paid to priority creditors				\$ 24,219.75
Remaining Balance				\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 109,991.34 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	PYOD LLC assignee of Citibank/co Resurgent Capital	\$ 12,660.08	\$ 0.00	\$ 0.00
2	Discover Bank/DFS Services LLC	\$ 11,745.25	\$ 0.00	\$ 0.00
3	CHASE BANK USA, NA	\$ 0.00	\$ 0.00	\$ 0.00
3 -2	CHASE BANK USA, NA	\$ 21,928.69	\$ 0.00	\$ 0.00
4U	Department of the Treasury, Internal Revenue	\$ 22,091.34	\$ 0.00	\$ 0.00
5	ComEd, Banruptcy Section	\$ 393.72	\$ 0.00	\$ 0.00
6	American Express Bank FSBC/ Beckett & Lee LLP	\$ 17,007.75	\$ 0.00	\$ 0.00
7	American Express Bank FSBC/o Beckett & Lee	\$ 23,282.70	\$ 0.00	\$ 0.00
9	LCEC	\$ 16.81	\$ 0.00	\$ 0.00
10U	Illinois Department of Revenue Bankruptcy Section	\$ 0.00	\$ 0.00	\$ 0.00
10U-2	Illinois Department of Revenue Bankruptcy Section	\$ 244.00	\$ 0.00	\$ 0.00
11U	Illinois Department of Revenue Bankruptcy Section	\$ 621.00	\$ 0.00	\$ 0.00
12	Gary Cservenyak	\$ 0.00	\$ 0.00	\$ 0.00
Total to be paid to timely general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Michael G. Berland  
Trustee

*MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Paul R Stancato  
Debtor

Case No. 08-20583-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: gbeemster  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 65

Date Rcvd: Jan 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2012.

db +Paul R Stancato, 590 N. Washington St., Braidwood, IL 60408-1771  
aty +John M Cannon, 17730 S Oak Park Ave, Tinley Park, IL 60477-3918  
12492010 +AT & T, PO BOX 8212, Aurora, IL 60572-8212  
12492011 +AT Business Solutions, 2936 Bernice Road, Lansing, IL 60438-1283  
12492006 +Abetter Door and Window, 9960 W. 191st Street Unit F, Mokena, IL 60448-8642  
12492007 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
12724489 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12492009 +American Marketing & Publishing LLC, PO Box 982, Dekalb, IL 60115-0982  
12492014 +C3 Corp, PO Box 575, Ste. 1, 8012 West Lincoln Highway, Frankfort, IL 60423-9410  
14349707 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145  
12492025 +CT Bookkeeping, 19622 South Wolf Road, Mokena, IL 60448-1306  
12492015 +Cannon Law Firm, PO Box 295, Wilmington, IL 60481-0295  
12492016 +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
12492017 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
12492018 +Citi, P.o. Box 6500, Sioux Falls, SD 57117-6500  
12492019 +Citi Residential Lendin, 505 City Parkway West, Orange, CA 92868-2924  
12492020 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
12492022 +Comcast Cable, PO box 3002, Southeastern, PA 19398-3002  
12492023 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
12492028 +Dutton & Dutton, P.C., 10325 West Lincoln Highway, Frankfort, IL 60423-1280  
12492030 +Equity LifeStyle Properties, Inc., Lake Fairways County Club, 19371 Tamiami Trail, North Fort Myers, FL 33903-1246  
12492032 +Falso Solutions, PO Box 77404, Trenton, NJ 08628-6404  
12713028 +Gale C Harmon, 19960 Thorndale, Frankfort, IL 60423-8388  
12940293 +Gale C Harmon, 19960 Thorndale Dr, Farnkfort, IL 60423-8388  
12713029 +Gary Cservesenyak, 11226 N600E, Demotte, IN 46310-8710  
12492033 Guardian Life Insurance, 36507 Treasury Center, Chicago, IL 60694-6500  
12492034 +HSBC Card Services, P.O. Box 80026, Salinas, CA 93912-0026  
12713031 +Ice Mountain Direct, 6661 Dixie Hwy, Ste 4, Louisville, KY 40258-3950  
12492035 +Illinois Department of Employment, PO Box 4385, Chicago, IL 60680-4385  
12492036 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
12492038 +Johnson Water Softener, 220 West St. Charles, Villa Park, IL 60181-2497  
12492040 +Kluever & Platt, LLC, 65 E. Wacker Place, Suite 2300, Chicago, IL 60601-7244  
12492042 LCEC, PO box 31477, Tampa, FL 33631-3477  
12492043 Linebarger Goggan Blair & Sampson, Attorneys at Law, PO Box 06140, Chicago, IL 60606-0140  
12713030 +Michael Harmon, 19960 Thorndale, Frankfort, IL 60423-8388  
12492044 +Michael Weglowski, 31358 South Center, Peotone, IL 60468-9599  
12940294 +Mike Harmon, 19960 Thorndale Dr, Frankfort, IL 60423-8388  
12492046 +NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2368  
12492045 +Nationwide Credit, Inc., 3010 Corporate Way, Miramar, FL 33025-6547  
12492052 +Occupant, 526 North Washington, Braidwood, IL 60408-1771  
12492051 +Occupant, 8251 West Lincoln Highway, Frankfort, IL 60423-9418  
12492053 +Occupant, 8243 - 45 West Lincoln Hwy, Frankfort, IL 60423-9418  
12492056 +PIERCE & ASSOCIATES, 1 NORTH DEARBORN, THIRTEENTH FLOOR, Chicago, IL 60602-4373  
12492055 +Park Management, Odyssey Club Umbrella Assoc., 7030 Centennial Drive, Tinley Park, IL 60477-1649  
12492059 +Sprint, PO Box 8077, London, KY 40742-8077  
12492060 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, P.O. Box 5855, Carol Stream, IL 60197)  
12492063 +Triad Financial Services, 4336 Pablo Oaks Ct., Jacksonville, FL 32224-9631  
12492064 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
12492067 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: Wachovia Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341)  
12492068 Walter R. Cramer, 37150 Zilm Road, Wilmington, IL 60481  
12492069 +Washington Mutual Mortgage, Attn: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851  
12492070 +Will County Treasurer, 302 North Chicago, Joliet, IL 60432-4059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12492012 +E-mail/Text: ACF-EBN@acf-inc.com Jan 31 2012 03:23:27 Atlantic Credit & Finance, Inc.,  
P.O. Box 13386, Roanoke, VA 24033-3386  
12492013 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jan 31 2012 03:23:02 Aurora Loan Services,  
Attn: Bankruptcy, Po Box 1706, Scottsbluff, NE 69363-1706  
12695766 +E-mail/Text: bncmail@w-legal.com Jan 31 2012 04:29:34 CHASE BANK USA,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12492021 E-mail/Text: legalcollections@comed.com Jan 31 2012 03:05:41 Com Ed, BillPayment Center,  
Chicago, IL 60668-0001  
12716722 +E-mail/Text: legalcollections@comed.com Jan 31 2012 03:05:41 ComEd, ComEd Co,  
2100 Swift Drive, Attn Bankruptcy Section Revenue Mgmt, Oakbrook, IL 60523-1559  
12492024 +E-mail/Text: clerical.department@yahoo.com Jan 31 2012 03:23:32 Creditors Collection B,  
755 Almar Pkwy, Bourbonnais, IL 60914-2393  
12492026 E-mail/Text: CustomerNoticesEast@dexknows.com Jan 31 2012 03:39:05 DEX,  
AT & T Real Yellow Pages, 8519 Innovation Way, Chicago, IL 60682-0085

District/off: 0752-1

User: gbeemster  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 65

Date Rcvd: Jan 30, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

12675874 +E-mail/PDF: mrdiscen@discoverfinancial.com Jan 31 2012 04:54:51  
Discover Bank/DFS Services LLC, POB 3025, New Albany Ohio 43054-3025  
12492027 +E-mail/PDF: mrdiscen@discoverfinancial.com Jan 31 2012 04:54:51 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
12492037 E-mail/Text: cio.bncmail@irs.gov Jan 31 2012 03:00:43 Department of the Treasury,  
INTERNAL REVENUE SERVICE, P O Box 21126, Philadelphia, PA 19114  
12492046 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 31 2012 04:31:26  
NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2368  
12492048 +E-mail/Text: bankrup@nicor.com Jan 31 2012 03:03:03 Nicor Gas,  
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662  
12668851 E-mail/Text: resurgentbknotifications@resurgent.com Jan 31 2012 03:02:40  
PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
12492058 +E-mail/Text: bankruptcy@pb.com Jan 31 2012 03:05:44 Pitney Bowes, PO Box 856390,  
Louisville, KY 40285-6390

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12492008\* +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
12724490\* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12492029\* +Dutton & Dutton, P.C., 10325 West Lincoln Highway, Frankfort, IL 60423-1280  
12827066\* Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
12492039\* +Johnson Water Softener, 220 West St. Charles, Villa Park, IL 60181-2497  
12492041\* +Kluever & Platt, LLC, 65 E. Wacker Place, Suite 2300, Chicago, IL 60601-7244  
12492049\* +Nicor Gas, Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662  
12492057\* +PIERCE & ASSOCIATES, 1 NORTH DEARBORN, THIRTEENTH FLOOR, Chicago, IL 60602-4373  
12492066\* United Leasing Assoc of America, Attn: Natalie, 3275 Intertech Dr., Ste 100,  
Brookfield, WI 53045-5143  
12492071\* +Will County Treasurer, 302 North Chicago, Joliet, IL 60432-4059  
12492031 ##+Fairway Townhomes @ the Odyssey, C/O HSR Propert Services, LLC, 8771 Laraway Road,  
Frankfort, IL 60423-9704  
12492047 ##+NCO Financial Systems, Inc., PO Box 61247 - Dept 64, Virginia Beach, VA 23466-1247  
12492050 ##+North Fort Myers Utility Inc, 5660 Bayshore Road, PO Box 2547, Fort Myers, FL 33902-2547  
12492054 ##+Option One Mortgage Co., 4600 Touchton Road East, Building 200 Suite 102,  
Jacksonville, FL 32246-4410  
12492061 ##+Transworld Systems, 2235 Mercury Way, Ste. 275, PO Box 1864, Santa Rosa, CA 95402-1864  
12492062 ##+Transworld Systems, 25 Northwest Point Blvd., #750, Elk Grove Village, IL 60007-1058  
12492065 ##United Leasing Assoc of America, Attn: Natalie, 3275 Intertech Dr., Ste 100,  
Brookfield, WI 53045-5143

TOTALS: 0, \* 10, ## 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

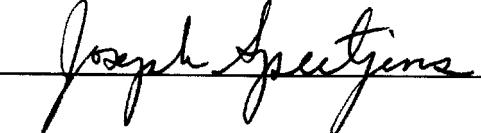
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2012

Signature:



District/off: 0752-1

User: gbeemster  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Jan 30, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2012 at the address(es) listed below:

Marc Wagman on behalf of Creditor Washington Mutual Bank marc@practicinglegal4u.com, marcwagman@yahoo.com  
Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com; mberland@ecf.epiqsystems.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Robert W. Greene on behalf of Creditor Option One Mortgage Corporation rgreene@kandpllc.com, rwgbk2@comcast.net  
Terri M Long on behalf of Creditor Wachovia Retail Courts@tmlong.com  
Thomas W Toolis on behalf of Debtor Paul Stancato twt@jtlawllc.com,  
lld@jtlawllc.com; axb@jtlawllc.com  
Timothy R Yueill on behalf of Creditor CitiResidential Lending, Inc. timothyy@nevellaw.com  
Yanick Polycarpe on behalf of Creditor Countrywide Home Loans, Inc.  
ypolycarpe@atty-pierce.com, northerndistrict@atty-pierce.com

TOTAL: 8